

Fill in this information to identify the case:

Debtor 1 Jill Marie Jeppson aka Jill's Babysitting aka Jill M Jeppson aka Jill Jeppson

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the District of UTAH

Case number 25-20721

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2020-2

Court claim no. (if known):

POC not yet filed

Last 4 digits of any number you use to identify the debtor's account: 8204

Date of payment change:
Must be at least 21 days after date of this notice 5/1/2025

New total payment
Principal, interest, and escrow if any \$1101.52

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$323.89

New escrow payment \$315.23

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 11.75%

New interest rate: 11.25%

Current principal balance and interest payment: \$800.49

New principal and interest payment: \$786.29

Part 3: Other payment change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jill Marie Jeppson aka Jill's Babysitting Case number (if known) 25-20721
aka Jill M Jeppson aka Jill Jeppson
First Name Middle Name Last Name

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and Print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Elizabeth K. Holdren

Date: 04/08/2025

Print: Elizabeth K. Holdren

Title: Secured Creditor's Authorized Agent

Company: Hill Wallack LLP

Address: 21 Roszel Road, P.O. Box 5226

Princeton, NJ 08543

City State Zip Code

Contact: 609-924-0808

Email: eholdren@hillwallack.com

CERTIFICATE OF SERVICE

The undersigned certifies that on this 8th day of April 2025, a copy of the foregoing Notice of Payment Change was caused to be served via CM/ECF electronic filing or via First Class U.S. Mail upon the following:

VIA CM/ECF ELECTRONIC NOTICE

PRO SE

Lon Jenkins, Trustee
Ch. 13 Trustee's Office, 465 South 400 East
Suite 200
Salt Lake City, UT 84111

United States Trustee
Washington Federal Bank Bldg.
405 South Main Street, Suite 300
Salt Lake City, UT 84111

VIA FIRST CLASS U.S. MAIL, POSTAGE PREPAID

Jill Marie Jeppson aka
Jill's Babysitting aka
Jill M Jeppson aka Jill Jeppson
12186 S Jerema CT
Draper, UT 84020

By: :/s/Manuela S. Navarrette
Manuela S. Navarrette



Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
For Inquiries: 800-365-7107

STEPHEN P BUTLER
ESTATE OF DUWAN BUTLER
9066 S 400 E
SANDY UT 84070

Analysis Date:

February 14, 2025

Loan:

Property Address:
9066 SOUTH 400 EAST
SANDY, UT 84070

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Mar 01, 2025	Prior Esc Pmt	November 01, 2024	Escrow Balance Calculation
P & I Pmt:	\$635.81	\$800.49**	P & I Pmt:	\$800.49	Due Date: April 01, 2022
Escrow Pmt:	\$0.00	\$315.23	Escrow Pmt:	\$323.89	Escrow Balance: \$0.00
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$0.00
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$0.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment:	\$635.81	\$1,115.72	Total Payment:	\$1,124.38	Anticipated Escrow Balance: \$0.00

Shortage/Overage Information	Effective Mar 01, 2025
Upcoming Total Annual Bills	\$3,908.79
Required Cushion	\$315.23
Required Starting Balance	\$1,008.86
Escrow Shortage	-\$1,008.86
Surplus	\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 315.23. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 630.46 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.

This is a statement of actual activity in your escrow account from Feb 2025 to Feb 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	882.83	(7,676.89)
					Anticipated Transactions	882.83	(7,676.89)
Feb 2025		P					(7,676.89)
	\$0.00	\$0.00	\$0.00	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

February 14, 2025

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$8,685.75. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$8,685.75, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$8,685.75.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	0.00	1,008.86
Mar 2025	315.23	126.03	Lender Placed Hazard	189.20	1,198.06
Mar 2025		126.03	G Lender Placed Hazard	63.17	1,072.03
Apr 2025	315.23	126.03	Lender Placed Hazard	252.37	1,261.23
May 2025	315.23	126.03	Lender Placed Hazard	441.57	1,450.43
Jun 2025	315.23	126.03	Lender Placed Hazard	630.77	1,639.63
Jul 2025	315.23	126.03	Lender Placed Hazard	819.97	1,828.83
Aug 2025	315.23	126.03	Lender Placed Hazard	1,009.17	2,018.03
Sep 2025	315.23	126.03	Lender Placed Hazard	1,198.37	2,207.23
Oct 2025	315.23	126.03	Lender Placed Hazard	1,387.57	2,396.43
Nov 2025	315.23	2,270.40	County Tax	(567.60)	441.26
Nov 2025		126.03	Lender Placed Hazard	(693.63)	315.23
Dec 2025	315.23	126.03	Lender Placed Hazard	(504.43)	504.43
Jan 2026	315.23	126.03	Lender Placed Hazard	(315.23)	693.63
Feb 2026	315.23	126.03	Lender Placed Hazard	(126.03)	882.83
	\$3,782.76	\$3,908.79			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (0.00). Your starting balance (escrow balance required) according to this analysis should be \$1,008.86. This means you have a shortage of 1,008.86.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,908.79. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$315.23
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$315.23

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流 · 请致电 800-365-7107 · 我们将根据您首选的语言安排相应的译员 · 与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

Utah Residents

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Utah Residentes

Como lo requiere la ley de Utah, por medio de la presente, se le notifica que un informe de crédito negativo que se refleja en su historial de crédito puede ser enviado a una agencia de informes de crédito si usted no cumple con los términos de sus obligaciones de crédito.

shellpoint®

Document

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Subsequent Interest Rate Adjustment Notice

February 20, 2025

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
Customer Service: [REDACTED]

STEPHEN P BUTLER
9066 S 400 E
SANDY, UT 84070

Loan Number: [REDACTED]

Changes to Your Mortgage Interest Rate and Payments on April 1, 2025

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on April 1, 2025, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	11.75%	11.25%
Principal and Interest	800.49	786.29
Escrow (Taxes and Insurance)	323.89	315.23
Total Monthly Payment	\$1,124.38	\$1,101.52 (due May 1, 2025)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the FTSE USD IBOR Consumer Cash Fallback 6-Month and your margin is 6.50%. The FTSE USD IBOR Consumer Cash Fallback 6-Month index is published Daily in London Stock Exchange Group. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 13.500%, or lower than 6.500% over the life of the loan. Your rate cannot increase more than 1.50% for your initial change. Subsequent changes can increase every 6 months by no more than 1.50% or decrease every 6 months by no more than 1.50%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the FTSE USD IBOR Consumer Cash Fallback 6-Month index, your margin, your loan balance of 51,492.74, and your remaining loan term of 102 months.

Prepayment Penalty: Keep in mind that if you pay off your loan, refinance or sell your home before , you could be charged a penalty. Contact Shellpoint Mortgage Servicing at [REDACTED] for more information, such as the maximum amount of the penalty you could be charged.

Prepayment Penalty: None

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